

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Emmanuel Peterson
Heather Peterson
Debtors

Case No. 16-05243-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: pdf002

Page 1 of 2
Total Noticed: 36

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db/jdb
cr
cr
+Emmanuel Peterson, Heather Peterson, 23 Harvest Mill Lane, Palmyra, PA 17078-8767
+ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
+U.S. Bank, National Association, Trustee for Penns, 211 North Front Street,
Harrisburg, PA 17101-1406
4869985 +AmeriCredit/GM Financial, PO Box 183583, Arlington, TX 76096-3583
4871337 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4869989 ++CHAPMAN FINANCIAL SERVICES, PO BOX 7100, COEUR D ALENE ID 83816-1940
(address filed with court: Chapmanfinsr, PO Box 14693, Spokane, WA 99214)
4869986 +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4869987 +Capital One Bank USA, N.A., c/o Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
4869988 +Chs Col Padu, PO Box 9200, 100 Fulton Ct, Paducah, KY 42001-9004
4869990 +Comenity Capital/Game Stop, PO Box 182125, Columbus, OH 43218-2125
4873450 +ESSA Bank & Trust, 126 South Main Street, Pittston, PA 18640-1739
4869994 ++FAMSA INC, P O BOX 36929, HOUSTON TX 77236-6929
(address filed with court: Famsa Inc, 2727 Lbj Fwy Ste 500, Dallas, TX 75234)
4869996 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
Omaha, NE 68102-1593
4869997 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4869999 +HSBC Guitar Center, c/o Fisher & Burns Financi, 3419 E. Chapman Ave 500,
Orange, CA 92869-3812
4874513 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
4873449 +John Fisher, 126 South Main Street, Pittston, PA 18640-1741
4870002 +Omni Financial Of Texa, Po Box 31117, El Paso, TX 79931-0117
4869983 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431,
Harrisburg, PA 17128-0431
4870004 +Penn State Hershey, c/o National Recovery Agency, 2491 Paxton Street,
Harrisburg, PA 17111-1036
4870005 +Pioneer/Mid Country Bank, PO Box 10487, Kansas City, MO 64171-0487
4870006 +Procollect, Inc, 12170 N Abrams Roa, Dallas, TX 75243-4579
4870008 +US Bank National Association, c/o Leon Haller, Esquire, 1719 North Front Street,
Harrisburg, PA 17102-2305
4870009 +Wells Fargo Bank, MAC F8235-02F, PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4869984 +E-mail/Text: bankruptcy@rentacenter.com Mar 07 2017 19:20:04 Acceptance Now,
5501 Headquarters Drive, Plano, TX 75024-5837
4869991 +E-mail/Text: creditonebknofications@resurgent.com Mar 07 2017 19:18:52 Credit One Bank Na,
PO Box 98873, Las Vegas, NV 89193-8873
4869992 +E-mail/Text: collectfax@essabank.com Mar 07 2017 19:19:50 Essa Bank And Trust, PO Box L,
Stroudsburg, PA 18360-0160
4869995 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 07 2017 19:19:54 Fingerhut,
6250 Ridgewood Road, St Cloud, MN 56303-0820
4869998 +E-mail/Text: bankruptcy.notices@hdfsl.com Mar 07 2017 19:19:56 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
4869982 E-mail/Text: cio.bncmail@irs.gov Mar 07 2017 19:19:01 Internal Revenue Service, POB 7346,
Philadelphia, PA 19101-7346
4885006 E-mail/Text: bkr@cardworks.com Mar 07 2017 19:18:48 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4870000 +E-mail/Text: bkr@cardworks.com Mar 07 2017 19:18:48 Merrick Bank/Geico Card, PO Box 23356,
Pittsburgh, PA 15222-6356
4889698 E-mail/PDF: cbp@onemainfinancial.com Mar 07 2017 19:23:47 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251
4870003 +E-mail/PDF: cbp@onemainfinancial.com Mar 07 2017 19:24:09 One Main Financial,
4712 Penn Highway, Sinking Spring, PA 19608-9672
4879928 E-mail/Text: bnc-quantum@quantum3group.com Mar 07 2017 19:19:15
Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788,
Kirkland, WA 98083-0788
4870007 +E-mail/PDF: gecsed@recoverycorp.com Mar 07 2017 19:23:44 Synchrony Bank/Walmart,
PO Box 965064, Orlando, FL 32896-5064

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4870001 no name on CR Liability
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4872831* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4869993* ++FAMSA INC, P O BOX 36929, HOUSTON TX 77236-6929
(address filed with court: Famsa Inc, PO Box 36929, Houston, TX 77236)

TOTALS: 1, * 3, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Joint Debtor Heather Peterson gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Debtor Emmanuel Peterson gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
John Fisher on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Leon P Haller on behalf of Creditor U.S. Bank, National Association, Trustee for Pennsylvania
Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

IN RE:
Emmanuel Peterson
Heather Peterson

: CHAPTER 13
 : CASE NO. _____
 :
 : CHAPTER 13 PLAN
 : (Indicate if applicable)
 : ☐ # MOTIONS TO AVOID LIENS
 : ☐ # MOTIONS TO VALUE COLLATERAL
 :
 : ☒ ORIGINAL PLAN
 : AMENDED PLAN
 : (Indicate 1ST, 2ND, 3RD, etc.)

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

DISCHARGE: (Check One)

- ☒ The debtor will seek a discharge of debts pursuant to Section 1328(a).
- ☐ The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

- ☒ This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments

1. To date, the Debtor(s) has paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is **\$88,000.00**, plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
01/17	07/21	\$1,600.00	0.00	\$88,000.00
08/21	12/21	\$0.00	\$0.00	\$0.00
			Total Payments:	\$88,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor(s) is at or under median income
☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of **\$210,318.60** must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$___ from the sale of property known and designated as ___. All sales shall be completed by ___. If the property does not sell by the date specified, then the disposition of the property shall be as follows: None
2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
3. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
Essa Bank and Trust	PO Box L, Stroudsburg, PA 18360	4774	\$277.00
One Main Financial	4712 Penn Highway, Sinking Spring, PA 19608	8305	\$84.00

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
-NONE-			

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
-NONE-				

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
Essa Bank And Trust	2012 Jeep Wrangler	\$24,700.00 (estimated. Balance to be paid per POC plus 4.5% interest)	4.5%	\$27,628.96 (estimated. Balance to be paid per POC plus 4.5% interest)	Plan
One Main Financial	2008 Ford Explorer	\$7,477.00 (estimated. Balance to be paid per POC plus 4.5% interest)	4.5%	\$8,363.66 (estimated. Balance to be paid per POC plus 4.5% interest)	Plan

* "PLAN" INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

- E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
-NONE-				

- F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
Harley Davidson Financial	2012 Harley Davidson Street Glide
AmeriCredit/GM Financial	2007 Dodge Ram 1500 (Creditor is already in possession of vehicle)

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
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Name of Creditor	Description of Collateral
-NONE-	

THE DEBTOR(S) PROPOSES TO AVOID THE JUDICIAL LIEN OF THE CREDITOR(S) IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION AND ALLOWANCE OF EXEMPTIONS PURSUANT TO § 522(f). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE JUDICIAL LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR(S) WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR(S) MUST FILE A TIMELY OBJECTION TO THIS PLAN. OTHERWISE, CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

H. Optional provisions regarding duties of certain mortgage holders and servicers.

Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)

- ☐ Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and or/deeds of trust on the principal residence of the Debtor to do the following:

- (1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.
- (2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.
- (3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
-NONE-	

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. Check one box:

☐ In addition to the retainer of \$__ already paid by the debtor, the amount of \$__ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☒ \$ see 8a below per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court.
- (3) Other administrative claims.

Name of Creditor	Estimated Total Payment
-NONE-	

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
-NONE-				

- B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
Ted Graeff	One year residential lease	\$1,390.00		\$0.00	\$0.00	Assume

6. REVESTING OF PROPERTY: (Check One)

- ☐ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- ☒ Property of the estate will vest in the Debtor upon closing of the case.

7. STUDENT LOAN PROVISIONS

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
-NONE-				

8. OTHER PLAN PROVISIONS

- A. Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- 1A. If one of the debtors is not employed at the time of the filing of the plan, but has the ability to work, Debtor(s) will notify counsel when he (or she) returns to work, and any necessary adjustments to the plan will be made at that time.
- 2B. Stated amounts are estimates. Actual amounts are to be determined in accordance with the loan documents.
- 2(C) Amounts stated are estimated. Payment of the pre-petition arrearage as stated in a timely filed Proof of Claim will be made. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties. Debtor waives the right to object to these claims after the Plan is confirmed.
- 2(E) Amounts stated are estimated. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties.
- 2F. The collateral being surrendered is being surrendered in full satisfaction of debt.
- 3A. IRS and PA Department of Revenue - The priority and/or secured portion of a timely filed allowed Proof of Claim relating to tax claims referenced on page 5 shall be paid in full through the Plan. If an objection is filed to any such claim, the amount of the unsecured priority and secured claim determined by the Court or through agreement of the parties shall be paid in full through the Plan.
- Debtor may in the future provide for payment of post petition federal, state and/or local tax claims to the detriment of non priority unsecured claims.
- 3B(2) Attorney fees. Debtor's counsel will bill attorney's time at \$295.00 per hour associates time at \$235.00 per hour and

paralegal time at \$135.00 per hour. Said hourly fees are subject to change upon reasonable notice to Debtor(s). Debtor's counsel will submit a Fee Application to the Court for approval of fees. Only those fees and costs approved by the Court shall be paid by the Trustee to counsel.

In addition to fees, Debtor(s) will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services to the Debtor(s).

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: General unsecured claims.
 Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: _____


 Gary J. Imblum 42606

Attorney for Debtor


 Emmanuel Peterson

Debtor


 Heather Peterson

Joint Debtor